

Certificate Number: 13858-PAM-DE-039489593

Bankruptcy Case Number: 22-00208



13858-PAM-DE-039489593

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 27, 2025, at 2:34 o'clock PM EDT, Kristin Renee Ruhlman completed a course on personal financial management given by internet by MoneySharp Credit Counseling Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: March 27, 2025 By: /s/Shaina B. Curtsinger

Name: Shauna B. Curtsinger

Title: Counselor